

**Amendment to the Specification:**

Page 1, lines 4-8: Delete the section entitled to “Reference to Related Applications” in its entirety, including the section header, and replace it with the following new “Cross-Reference to Related Applications” section:

**CROSS-REFERENCE TO RELATED APPLICATIONS**

This application claims the benefit of U.S. Provisional Application No. 60/181,718 filed February 11, 2000, entitled “APPARATUS AND METHOD FOR CREATING AND MANAGING A FINANCIAL INSTRUMENT.”